work on the level of expertise needed to change those menus is in order, but with customizable ToolBars, you probably won't care. We also wonder about what Microsoft has done with the fabled Rice University-studied ToolBar from version three—it's available as an option, but the tools don't **look** the same.

Install Excel 4.0, run the tutorial covering the basics (you can now pause it without losing your place), and get ready to watch your productivity zoom even faster than the variable 10-400% model now built into the program. Just don't forget to back up your diskettes before running the installation program—disk one gets written to during the process.

Excel 4.0 Microsoft Corporation 1 Microsoft Way Redmond WA 98052 206-882-8080 \$495

1-2-3 for HomeLotus Development Corporation

Does the world need another review of 1-2-3? Not a chance. Does it need another version of Lotus' cash cow? Not likely; there are already versions for most computer platforms, and if you use a system based on the Intel family of microprocessors there are several. So why are we reporting on 1-2-3 for Home? With this release, we think Lotus is taking the most positive step toward tailoring a product to the home and small business marketplace that the software industry has yet seen.

The truth, as we see it, is that defining any market in terms of a need for **fewer** features is a tactic that can only backfire; No one wants to think of him or herself as substandard, or less important. Thus, earlier products such as Borland's *Quattro Pro SE*, which was little more than a repackaging of obsolete inventory (*Quattro Pro 2.0* in the box, released when *Quattro Pro 3.0* was already available), aren't the answer. Sure, it only costs fifty dollars on the street, but since just about anyone with a pulse can get their hands on the current version of Borland's spreadsheet for \$100, giving up the what-you-see-is-what-you-get (WYSIWYG) interface and its supporting elements seems silly.

In fairness, we must report to you that 1-2-3 for Home is based on 1-2-3 version 2.3, which is now itself obsolete (2.4 was released in May). However, 1-2-3 for Home's release predates that event, and 1-2-3 for Home is not a scaled-back version of the more-expensive product line. It limits the size of your worksheets to 512x256 cells, doesn't allow third-party add-in software, and ships with far fewer fonts, but there's not a single function missing. Further, and more important, 1-2-3 for Home includes fifty predefined templates for many of the tasks for which novice and intermediate spreadsheet users utilize their computers.

As pointed out earlier, it isn't our intent to review the feature set of 1-2-3 in this article. Many millions of people use this program in a multitude of ways, and that's testimony enough. We want to talk about those templates, or, **SmartSheets**, as the intellect-minded folks in Lotus' marketing department have dubbed them. Mostly, the SmartSheets are confirmation of the benefit of a WYSIWYG interface. Call up a SmartSheet, formatted with fonts, colors, and occasionally, graphics, and you can't help but be impressed. These things are beautiful. Further, they come with print ranges predefined, so putting any work you do with the SmartSheets on paper is a simple, one-step process. In other word, the quality of the SmartSheets is high. Their usefulness, unfortunately, is a matter of opinion, and the appropriateness of some of them when viewed as spreadsheet documents is yet another issue.

There are yearly, monthly, and daily calendars (laid out and printed based on dates you supply), a memorandum form and FAX cover page

plus other templates that do more to highlight 1-2-3 for Home's publishing abilities than numerical prowess, and some, like the capital gains tracking SmartSheet, which encourages data entry but stops far short of where it need to in order to be very useful. On the other hand, several are quite good at performing some tasks that people find themselves trying to carry out every day: mortgage refinancing comparison, college fund planning, and life insurance requirement estimation fall into this category. There are even balance sheets, income statements, and expense records for use in a small business environment.

Generally, the SmartSheets

are useful, if unspectacular. However, they do encourage users who might otherwise lock up to think of the many ways their new acquisition might be useful. They need to be better documented, and we aren't going to let Lotus off the hook without pointing out their inclusion of a generic "see your financial advisor" disclaimer accompanying the SmartSheets that encourage particular actions.

Lotus has farmed out the

job of documenting 1-2-3 for Home to textbook publisher SAMS, and this adds to the general impression of a "kinder, gentler 1-2-3". The entire text is composed of short lessons designed to get you competent, but no more, and if you want documentation for most functions you'll have to navigate the on-line help system to find it, briefly. The documentation is well written and visually inviting, but leaves you to discover some features for yourself. For example, while you are given both keyboard ("/" key) and mouse ("use the icons") instructions for accessing the menu system, the fact that you can also get at it simply by moving the mouse cursor into the control area is overlooked.

We take exception to Lotus'

obvious fast assembly of 1-2-3 for Home; the program includes the same